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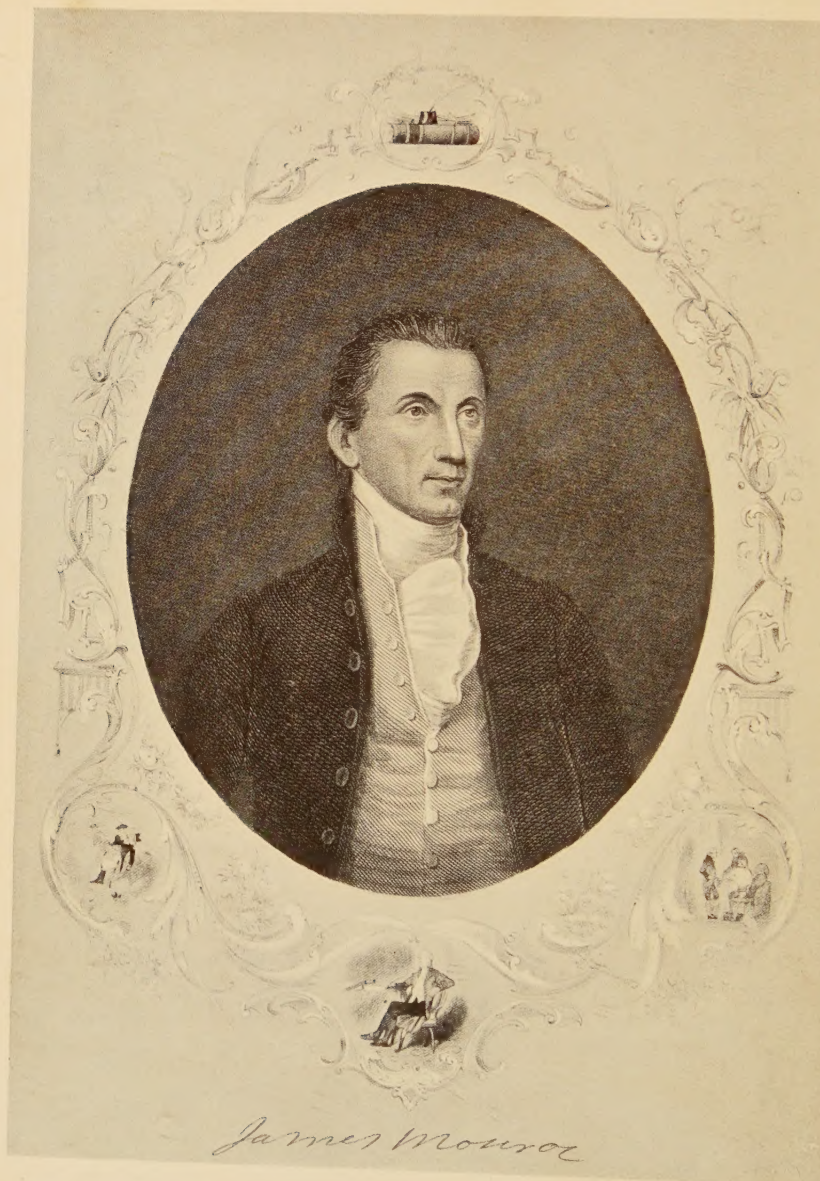
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*James Monroe, after whom
Monroe Street was named*

*Through the courtesy of
Mr. Rufus C. Dawe*

OLD MONROE STREET

Notes on the Monroe Street
of Early Chicago Days



1 9 1 4

Compiled by Edwin F. Mack

Published by

CENTRAL TRUST COMPANY OF ILLINOIS
125 West Monroe Street
Chicago

NOTES
ON
THE
HISTORY
OF
THE
CITY
OF
CHICAGO

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Chicago, Illinois

A WORD OF ACKNOWLEDGMENT

IN gathering these notes about old Monroe Street (from the River to the Lake), the compiler wishes to acknowledge the courteous assistance of Mr. M. E. Dahl, of the Chicago Historical Society, in the search among the books, pamphlets, maps and papers in the possession of the Society, from which much of the material of this little publication was secured.

The compiler has also drawn heavily upon the monumental History of Chicago by A. T. Andreas; upon the later History of Chicago, in five volumes, by J. Seymour Currey, as well as upon other publications mentioned in the text.

Among those whose personal recollections have been of service, special acknowledgments are due Mr. W. D. Kerfoot, Mr. Frank W. Smith, Mr. James Walsh, Mr. Nathan Dickinson, Mr. Herbert Darlington, Mr. Charles M. Sturges, Mr. A. B. Adam and Mr. Frank O. Butler.

E. F. M.

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MAP SHOWING HUBBARD'S TRAIL

Reproduced from part of a map appearing in Andreas' History of Chicago

OLD MONROE STREET

FROM THE RIVER TO THE LAKE

A map of Chicago dated 1830, in the possession of the Chicago Historical Society, shows the village of Chicago clustered about old Fort Dearborn, near the mouth of the Chicago River. The present location of Monroe Street was then out in the country, in the section of land south of the village bounded by Madison, State, Halsted and 12th Streets.

*First map
of Chicago*

This map shows the district on the west side of the River pretty well wooded, while on the east side of the River the woods extend not quite halfway to Hubbard's Trail (about the present location of Clark Street), leading to Danville.

This trail was named after Col. Gurdon S. Hubbard, who was the first white man to blaze a trail from Chicago overland to the southern part of the State, instead of following the course of the rivers, as had been done previously.

*Hubbard's
Trail*

Monroe Street is located in what is known as a School Section (640 acres). Section No. 16 in every township in the State of Illinois was granted to the State by the U. S. Government for the use of the schools. The school section in this township was bounded by Madison Street on the north, 12th Street on the south, State Street on the east and Halsted Street on the west.

In order to raise money for school purposes, an auction sale was held on October 21, 1833, and continued for five days, in the first Tremont House, located at that time on the southeast corner of Dearborn and Lake Streets.

*Big Real
Estate
Auction*

*\$6.72 an
Acre*

Out of 140 blocks comprising the school section, all but four blocks were sold for a total of \$38,619.47, or an average of \$6.72 an acre. One of the four blocks remaining for school use was the block bounded by Monroe, Dearborn, State and Madison Streets.

*Golden
Jones'
Purchase*

It was at the foregoing auction sale that Benjamin Jones (also known as "Golden Jones" on account of his wealth) on October 22, 1833, purchased from the State of Illinois, Lot 2, Block 117, upon which the Central Trust Company of Illinois now stands, for the sum of \$78, being about the price today of one sq. ft. of the 16,920 sq. ft. in this lot.

This lot appears to have passed out of the Jones family April 13, 1868, through a deed given by the executors of the estate of William Jones, father of Fernando Jones, to John M. Douglas for \$58,500. Mr. Douglas was at that time President of the Illinois Central Railroad.

*Original
Town Limits*

Monroe Street was not within the original limits of Chicago when it was incorporated as a town on August 12, 1833, the southern limits of the town at that time being Madison Street.

However, the southern town limits were extended on November 6, 1833, as far south as Jackson Street; and on that date, therefore, Monroe Street became part of the town of Chicago.

Chicago was incorporated as a city March 4, 1837.

*Naming of
Monroe
Street*

The Chicago Democrat, in its issue of December 3, 1833 (in the files of the Chicago Historical Society), contains an ordinance passed by the Town Council on November 7th which was rather remarkable for the number and scope of its provisions.

The second paragraph of this ordinance reads as follows: *Monroe Street Named*

"BE IT FURTHER ORDAINED that the first street in said town, south of Washington Street, be named Madison Street; the second street shall be named Monroe Street; the third shall be named Adams Street and the fourth shall be named Jackson Street."

Among the other articles of this comprehensive ordinance, paragraph 3 ordains: *Primitive Conditions*

"That from and after the first day of December next, every owner of any hog, sow or pig found running at large in said town without having a ring in its nose or yoke on its neck, shall be liable to a fine of two dollars for each and every offence."

Another paragraph of the same ordinance prescribes in considerable detail how the citizens of Chicago shall run their stovepipes through the ceilings and roofs of their houses.

Referring to paragraph 3 of the foregoing ordinance, it should be stated that by 1842 hogs roaming about the streets of Chicago had become such an unmitigated nuisance that an ordinance was passed on April 21st of that year prohibiting them from running at large in the streets, even when provided with rings in their noses or yokes on their necks. *The Hog Question Again*

James Monroe, after whom Monroe Street was named, was the fifth President of the United States, his two terms of office as President extending from 1817 to 1825. Besides the office of President, Monroe also distinguished himself in other political offices, principally as United States Senator, Minister to France, Spain and England, and as Governor of Virginia. *James Monroe*

Monroe's name will always be best remembered in connection with the Monroe Doctrine, which was



BEFORE THE ORDINANCE IN REGARD TO PIGS

enunciated by him in his annual message to Congress in 1823. This doctrine was a warning to European nations against interference in the affairs of the nations on this side of the Atlantic.

*Monroe
Doctrine*

The following Monroe Street addresses appear in the Chicago City Directory of 1844:

*1844 City
Directory*

S. Foot, Teamster, corner Clark and Monroe Streets.
[Where the Fort Dearborn Building now stands.]

Josiah B. Crocker, Whitewasher, Clark Street, corner of Monroe.

Nathaniel F. Butler, "res. Monroe St."

Samuel S. Barry, Painter at Cushings, "House Monroe St., between Clark and LaSalle Sts."

James M. Adsit, Carpenter, "House Monroe St."
[Where the Inter-Ocean Building now stands.]

In 1846 Mr. Adsit engaged in the private banking business on Clark Street, and continued in that business until his bank was absorbed by the Chicago National Bank at its organization in 1882. Mr. Adsit became Vice President of the Chicago National Bank, and held that office for a short time.

The business center of Chicago from 1840 until about 1860 was on Clark Street, in the first two or three blocks south of the river. This was brought about largely by the construction of the Clark Street Bridge in 1840.

*Business
Center
1840-1860*

Merchants and small shopkeepers sought locations in the neighborhood of the bridge, where the traffic was greatest; and when both sides of Clark Street were occupied by commercial houses, South Water Street and Lake Street, for three or four blocks east and west of Clark Street, were filled up with business houses, hotels and offices of professional men.



STAGE COACH ARRIVING AT THE SHERMAN HOUSE

From a description

William Bross, who later became associated with Joseph Medill and others on the Chicago Tribune, in his reminiscences (Lakeside Classics) speaks of the sidewalk situation here in 1848 as follows:

*Soggy
Sidewalks*

“The sidewalks, where such luxuries were indulged in, lay, in most cases, upon the rich prairie soil, for the stringpieces of scantling to which the planks were originally spiked would soon sink down into the mud after a rain and then, as one walked, the green and black slime would gush up between the cracks.”

Mr. W. D. Kerfoot, in referring to the condition of Monroe Street and other streets in this neighborhood in the Fifties, says that the streets were frequently impassable for weeks at a time during the spring rains, and that driving over these frozen seas of mud in cold weather often gave one the sensation of driving over a rubber pavement, with the added experience, occasionally, of breaking through the crust into the mud below.

*Bottomless
Streets*

Mr. Kerfoot tells two good stories of road conditions in Chicago in those days, the first one of which, with some poetic license, illustrates general conditions, while the second one is probably based upon an actual occurrence.

Upon one occasion, after quite a rainy spell, a citizen saw a man's head and shoulders sticking out of the mud in the middle of the street, and asked him whether he could be of any assistance to him. The man promptly answered: “No, thank you. I have a horse under me.”

*“No,
Thank
you!”*

In the days of the old Frink & Walker Stage Coach Line a coach drew up, one very muddy November evening, at the old Sherman House, located on the site of the present Sherman House. By means of

*A Stage
Coach
Experience*

two stout planks the passengers were able to bridge the sea of mud and pass from the stage coach to the sidewalk.

The horses were also able to struggle out of the mud that evening, but the stage coach was left there, to be pulled out in the morning. During the night winter suddenly set in in full vigor, and the stage coach was so firmly frozen in that it could not be taken out until spring.

*Gas Works
on Monroe
Street*

The south side of Monroe Street, between what is now Franklin Street (which was not then opened through) and Market Street, was the site of the first gas works in the city, erected in 1850 at a cost of \$105,000 by the Chicago Gas Light & Coke Company.

The ground between Market Street and the River was occupied by Walter & Rogers' coal yard.

The lot on the southeast corner of Monroe and Market Streets was not included in the gas company's property, but it had a little office on Monroe Street, just next to this corner lot on the east. The company's main office at that time was in the Dickey Building, on the southwest corner of Dearborn and Lake Streets.

The gas holder was about halfway between Market Street and what is now Franklin Street. Soon after its location on Monroe Street the company extended its property through to Adams Street, where the retort was located.

*Ten-year
Franchise*

The Chicago Gas Light & Coke Company was incorporated by special act of the State Legislature in February, 1849, with the exclusive right to manufacture, distribute and sell gas in the City of Chicago for a period of ten years.

The gas was first turned on in September, 1850, according to William Bross, who states that until that time people had to grope around in the dark or use lanterns. It seems, however, that the extension of the service was rather slow, for Mr. Bross states that it was not until 1853 or 1854 that the pipes reached his home at No. 202 Michigan Avenue.

*When
Darkness
Reigned*

In 1850 the company got \$3.50 a thousand feet for its gas. In 1871 the price was \$3.00 a thousand; and it remained at that price until 1883, when it was reduced to \$1.25.

*Early
Gas Rates*

The demand for gas became so great with the growth of the city that the company in 1867 erected new works on the North Side, on Hawthorne Street (now Kingsbury Street), between Haines, Hobbie and Crosby Streets. The Monroe Street plant was destroyed in the Great Fire of 1871, while the Hawthorne Street plant was at that time saved only by the greatest exertions. The plant on Monroe Street was not rebuilt after the fire.

The Chicago Gas Light & Coke Company was merged into the People's Gas Light & Coke Company in August, 1897, pursuant to an act of the Legislature permitting the merger of seven independent and more or less competitive gas companies in the city at that time.

The Chicago Almanac and Advertiser for 1855 gives the following business addresses (including boarding-houses) on Monroe Street:

*Street
Addresses
in '55*

Mrs. Hendee, Boarding House—43 Monroe Street.

Dr. Thos. Bryan—96 Monroe Street.

Dr. C. V. Dyer—N. W. corner Monroe and Dearborn Streets.

*Street
Addresses*

J. A. Kent, Perfumer—105 Monroe Street.

Elizabeth Brock, Boarding House—143 Monroe Street.

Thos. Milner, Builder—171 Monroe Street.

H. Bradford, Grocer—181 Monroe Street.

Miss S. A. Heath, Select School—186 Monroe Street.

This school was taken down in 1855 to make room for the construction of North's Circus, referred to on Page 24.

Wm. Goldie, Manufacturer of Sashes, Doors and Blinds—216 Monroe Street, beside the Gas Works.

Watson & Ross, Builders—219 Monroe Street.

W. Dorchester, Lumber Yard—Corner of Market and Monroe Streets.

*William
Goldie*

William Goldie, mentioned in the foregoing list, came here from Scotland, and in 1852 started in business as a building contractor. In 1853 he added the sash, door and blind factory on Monroe Street (about where Franklin Street is now opened through). In 1861 he sold out and served through the Civil War, later returning to his old business.

He built the first business block after the fire, the old Marshall Field Building, State and Washington Streets. Among his other buildings was University Hall at the State University, Ann Arbor, Michigan.

*La Salle
Street not
Opened
Through*

In the Fifties Monroe Street was pretty well out in the suburbs. Gager's City Directory Map 1856-7 shows that LaSalle Street was open at that time from the river only as far south as Madison Street; but Bailey & Company's City Directory 1859-60 shows LaSalle Street opened through across Monroe Street to the south branch of the river.

Until 1853 Dearborn Street was open only as far south as Madison Street. In that year the east half of the street (33 feet) was opened through to Monroe Street by consent of the property owners, those on the west side of the street successfully fighting the opening of the west half.

*Dearborn
Street
Opened*

It was not until a considerable time after the Chicago Fire that the full width of Dearborn Street was opened through.

Monroe Street in the early days was not paved. As a matter of fact, until 1848 all of the Chicago streets were simply country roads. After that date planking was put down on some of the streets, but not as far out as Monroe Street.

*No
Pavements*

Andreas, in his History of Chicago, under the heading "A Complete Record of Street Improvements from 1857 to 1871," makes the following references to Monroe Street:

*Monroe
Street
Pavement*

From State Street to Michigan Avenue—Wooden block pavement 1867.

From Clark Street to Market Street—Wooden blocks 1869.

From State Street to Clark Street—Wooden blocks 1870.

The first asphalt pavement ever laid in Chicago was put down by J. L. Fulton & Company in the spring of 1870 at the intersection of Clark and Monroe Streets.

It appears that in the latter part of the Fifties and in the Sixties South Wells Street (Fifth Avenue) from Madison Street to Van Buren Street was largely the resort of the vicious and criminal elements of the city. One contemporary author describes that section of the street as "an aggregation of vileness."

*Chicago's
Tenderloin*



AN OLD TAVERN

*Similar to "Under the Willow"
owned by Roger Plant*

*Under the
Willow*

“Roger Plant’s ‘Under the Willow,’ southeast corner of Wells and Monroe Streets,” quoting from *Bygone Days in Chicago* by Frederick Francis Cook, “was the very core of this corruption. Originally ‘Under the Willow’ applied only to the corner building. But, with the progress of the war . . . one adjoining rookery after another, both to the east and to the south, was added until the name applied to nearly half a block; and Police Captain Jack Nelson dubbed it ‘Roger’s Barracks.’

*Labyrinths
and
Tunnels*

“Patrols were never at a loss where to look for ‘strays’ from the outlying camps, though this was by no means always the same as finding them, for Roger maintained a very thorough outpost system; and it was only by approaching these delectable precincts in character as sheep ready for the shearing that an alarm could be forestalled and escape from the labyrinth by devious passages and alleyways cut off.”

It appears to have been the popular belief at the time that there was a tunnel running from this saloon under Wells Street to the shanties and rookeries which then filled the district between Wells Street (Fifth Avenue) and the river.

*Mrs.
Plant*

To quote further from *Bygone Days in Chicago*: “Roger was a diminutive Yorkshireman, whereas Mrs. Plant, a graduate from the purlieus of Liverpool, easily balanced two of him on the scales, with something left over.

“In his small way Roger was quite a character. Calling his place ‘Under the Willow’ showed his sentimental side.” As a matter of fact, there was a large willow tree standing in Monroe Street, alongside Roger Plant’s saloon at that time.



BIRD'S-EYE VIEW OF CHICAGO IN 1857

★ Indicates present location of Central Trust Company of Illinois

Through courtesy of Chicago Historical Society

Mr. Cook goes on to say: "And then there was Roger the humorist. Every window-pane of the den displayed on a flaring blue shade, in large gilt letters, the legend 'Why Not?' It is needless to say that the phrase acquired a large street currency.

Why Not?

"The place was a refuge for the very nethermost strata of the underworld—the refuse of the bridewell. Only by seeking the bottom of the malodorous river could its inmates go lower—as they sometimes did.

"So evil a name did this thoroughfare [Wells Street] acquire from its belongings that later, to fit it for trade, it was, on petition of fronting property owners, fumigated into Fifth Avenue."

✓
*Change
in Name
of Street*

The Great Fire of 1871 performed a valuable service in cleaning out this district.

While Mr. Cook states that Under the Willow was on the southeast corner of Monroe and Wells Streets both Mr. Kerfoot and Mr. Dickinson clearly remember that it was located on the northeast corner of Monroe and Wells Streets; while another early settler was uncertain as to the exact location, but was inclined to the belief that it was on the southeast corner.

To settle the matter, the following letter was secured from Herman F. Schuettler, First Deputy Superintendent of Police:

"The records in the City Clerk's Office show that a license for saloon was issued to Roger Plant, 171 South Wells Street. The records in the City Map Department show that 171 South Wells Street was at that time located at the northeast corner of Wells and Monroe Streets."

*Conflicting
Testimony
Settled*



NORTH'S CIRCUS

On April 4, 1855, North's Circus came to the city and, after performing on a vacant lot, Levi J. North and Harry Turner, the owners, erected a two-story frame theater on the south side of Monroe Street, east of Wells Street (Fifth Avenue). The building had 90 feet frontage on Monroe Street and was 206 feet deep.

*North's
Circus*

It contained a performing ring 42 feet in diameter and seated 3,062 people. In the rear of the building there were stables for the horses used in connection with the performances.

In 1856 C. R. Thorne became manager, and changed the name to National Theater. He engaged a stock company, and the theater was fitted up for legitimate dramatic work.

In 1857 the place was re-adapted to equestrian and spectacular entertainments, but was soon again transformed into a legitimate theater, and was opened as such in 1857 by J. H. Wallack in Othello, Virginius and similar plays. Mr. and Mrs. John F. Drew appeared there in May, 1858.

*Wallack
Plays
There*

The house ceased to be profitable in 1859, and, after many changes, was sold. The building was allowed to fall into disrepair, but was temporarily occupied in 1864 by two companies of soldiers while waiting to be paid off.

In 1868 the building was torn down and a brick business block erected in its place.

A large map of Chicago in 1857, hanging in the rooms of the Chicago Historical Society, shows both sides of Monroe Street, from the River to the Lake, lined with frame buildings, practically all dwellings.

*Bird's
Eye View
of Chicago
in 1857*

The block in which the Central Trust Company of Illinois is now located, for instance, was occupied by



VIEW LOOKING SOUTH FROM COURT HOUSE TOWER 1858

The first arrow indicates the home of Fernando Jones, site of Central Trust Co. The second arrow North's Circus

By courtesy of the Chicago Historical Society

eight such dwellings, one of which, on the corner of Clark Street, fronted on Clark Street, while the other seven fronted on Monroe Street.

*Chicago
in 1858*

The next block west shows a frame house on the southwest corner of LaSalle Street and a small frame building just west of that; while nearer Wells Street (Fifth Avenue) stood North's Circus.

The picture on the opposite page was taken from the tower of the Court House, in 1858, looking southeast. The building most conspicuous in the foreground is the First Baptist Church, then located on Washington Street, corner of LaSalle Street, on the present site of the Chamber of Commerce.

In 1864 this church was taken down and re-erected at the southwest corner of Morgan and Monroe Streets, becoming the Second Baptist Church.

The arrow pointing downward at the left indicates Fernando Jones' home, on the present site of the Central Trust Company of Illinois, on Monroe Street; whereas the arrow to the right points to North's Circus, on Monroe Street.

*Homes
of Old
Settlers*

The following were some of the people living on Monroe Street in the later Fifties and in the Sixties:

On the northwest corner of Monroe Street and Michigan Avenue lived Hiram Wheeler, one of the incorporators of the Chamber of Commerce in 1863 and a Director of the Board of Trade 1859-60.

*University
Club*

Directly back of this house, on the northeast corner of Monroe and Wabash, lived E. H. Haddock, who came to Chicago in 1833 and started a bakery, later establishing a grain warehousing business.

*Powers
Building*



AT THE MAISON DOREE

*After a drawing made from
description by old settler*

Across the street, on the southwest corner of Monroe Street and Michigan Avenue, lived Walter S. Gurney, President of the Chicago Hide & Leather Company.

*Monroe
Building
Site*

On the southeast corner of Wabash Avenue and Monroe Street was a good-sized frame colonial house, surrounded by large trees and shrubbery and setting well back from the street. This was the home of Eli B. Williams.

Eli B. Williams came to Chicago in 1833, and erected a small frame grocery on South Water Street. In 1834 he was one of the organizers of St. James Episcopal Church. In 1836 he was a member of the original Chicago Charter Commission. In 1844 he became Register of the U. S. Land Office here. In 1852 his name appears as one of the Directors in the Chicago Gas Light & Coke Company, while in 1853 he was appointed Receiver for Government funds in Chicago.

*Williams
Building
Site*

In the latter part of the Sixties Mr. Williams rented his home to Mrs. William J. (Anne J.) Johnson, who conducted a ladies' restaurant and ice cream parlor there until the time of the fire.

*Maison
Dorée*

The restaurant was known as the Maison Dorée (gilded house), and was thoroughly high-class in its appointments and service.

Many prominent men are still living who used to take their sweethearts to Mrs. Johnson's for ice cream on warm summer nights.

On the southwest corner of Wabash Avenue and Monroe Street lived Mr. Horatio N. Heald, land agent, one of the prominent men of that time.

*Goddard
Building
Site*

On the northwest corner of Wabash and Monroe was a house—originally a frame house, but a brick

*Windsor-
Clifton
Hotel
Site*

house was later erected—owned by Mr. Joel C. Walter of the Board of Trade, who rented it to Mr. Rogers of Walter & Rogers, coal dealers at the corner of Monroe and Market Streets.

James Carter, the father of Leslie Carter, later lived in this corner brick house.

Mr. Walter himself lived right back (west) of the corner house, on the corner of the alley on the north side of Monroe Street.

Dr. Gibbs

Just west of Mr. Heald, across the street (on the south side of Monroe, west of Wabash) and on the corner of the alley, lived Mr. John S. Gould, who had a shoe shop (No. 38 Monroe); while just west of him lived Dr. Aaron Gibbs, dentist, who came here in 1845 and was one of the active anti-slavery men in the city during the Fifties.

Clairvoyants

Across the alley, east of State Street, lived a clairvoyant. The only information which we have been able to definitely establish regarding her, from reliable witnesses (men) is that she was good-looking!

Between this clairvoyant and the southeast corner of State and Monroe Streets was another clairvoyant, Madam Canfield.

*Palmer
House*

On the southeast corner of State and Monroe Streets lived the George Anderson family.

*De Jonghe
Hotel*

On the north side of Monroe Street, between Wabash and State Streets, west of the alley, lived Asa Woodcock, commission merchant on South Water Street.

*Mentor
Building*

On the northeast corner of State and Monroe Streets stood a little frame bakery.

On the northwest corner of State and Monroe Streets stood the brick grocery store of W. F. McLaugh-

lin, who later sold his grocery business to Dr. Levi D. Boone's sons, while he himself went into the coffee and spice business.

*North
American
Building*

Dr. Boone was Mayor in 1855. He made the first appointment of a detective in Chicago by appointing Allan Pinkerton.

George Boomer had a blacksmith shop where the Majestic Theater now stands (71 Monroe), and Henry Brinkworth a pork shop next west (73 Monroe).

*Majestic
Theater*

On the southwest corner of State and Monroe Streets stood J. D. Bain's brick drug store; and directly west were the two-story brick stables of the American Express Company.

*Pike
Building
Site*

Isaac W. and Dean Bangs, stove manufacturers, occupied the property next west of the Express Company's property.

West of Bangs Brothers, at what was then the end of Dearborn Street, stood a boarding-house and saloon kept by Silas C. Lum.

Next west to the Post Office (northwest corner ✓
Monroe and Dearborn), in a red brick building, was a saloon, kept by Thomas C. Grayson.

A few doors west of Grayson's, at 121-7 Monroe Street, was the second-hand book store and news depot of Bamford & Baldwin.

On the northeast corner of Clark and Monroe Streets was the Eureka Saloon, kept by Augustus Dickerson.

*American
Trust
Building*

On the southeast corner of Monroe and LaSalle Streets, where the Borland Building now stands, lived Charles Schaefer.

*Borland
Building*

Freeman M. Williams, a carpenter, lived at 173 Monroe Street and apparently also kept a boarding-house there.

At 183 Monroe Street, east of Wells, was a saloon kept by a notorious colored man by the name of Steve Stamp.

*Sinai
Congregation
and Temple*

In the fall of 1860 there was a strong reform movement among the Jews in Chicago, and a considerable number of members of the older congregations withdrew and formed the Sinai Congregation.

Their first temple was a one-story frame building, about 50 feet wide and 80 feet deep, on the north side of Monroe Street, just east of where LaSalle Street was later opened through.

This building was originally erected for Trinity Episcopal Church on Madison Street. It was moved to its location on Monroe Street for the Sinai Congregation, who leased it from Benjamin Lombard, President of the Real Estate Loan & Trust Company, in 1861. The building was dedicated as Sinai Temple on June 21, 1861.

*First
Couple
Married*

Mr. Joseph L. Gatzert, of 111 West Monroe Street, and his wife were the first couple that were married in this first temple of the Sinai Congregation.

The regular Saturday services were conducted in this building by the congregation until 1863, when larger quarters were secured on the northwest corner of Van Buren and Dearborn Streets.

This large and prosperous congregation is now housed in the imposing temple on the southwest corner of Grand Boulevard and 46th Street.

Dr. Hirsch

Dr. Emil G. Hirsch has presided over the congregation since July, 1880.

The testimony of the early settlers consulted differs as to whether the first frame temple, after LaSalle Street was opened through, was located on the



SUNDAY IN THE EARLY DAYS

northwest or on the northeast corner of LaSalle and Monroe Streets.

*Winter
Garden
Theater*

On the northwest corner of Clark and Monroe Streets, before the Fire, stood a brick building, the lower floor of which was occupied by a saloon, pawnbroker shop and barber shop, the upper part being known as the Winter Garden Theater (named after a popular New York theater of that day).

The upper floor was also used as Democratic headquarters, and was sometimes referred to as Democratic Hall.

The property was originally owned by Solomon Witkowsky, and during the later Fifties and early Sixties the hall was known as Witkowsky Hall.

*Minstrel
Head-
quarters*

This hall appears to have been minstrel headquarters in those days, as the city directories locate a minstrel company there with J. H. Haverly as manager; while Billy Arlington, who was then a famous minstrel and played there repeatedly, became so closely identified with the place that it was frequently referred to in the prints of that time as Arlington Hall.

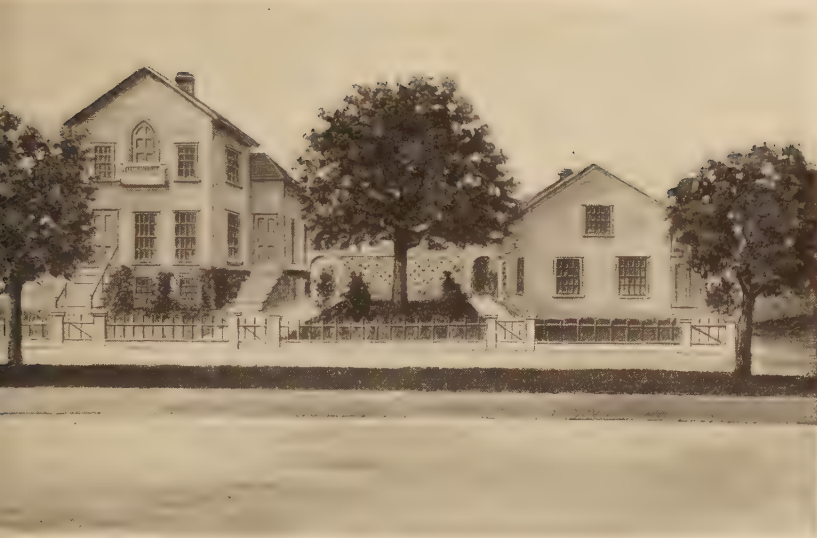
*Martine's
Dance Hall*

Upstairs, on the corner diagonally opposite the Winter Garden Theater, i. e., the southeast corner of Monroe and Clark Streets, there was located, before the Fire, a very popular dancing hall, conducted by Mr. J. Edwin Martine.

*Central
Trust Site
in the
Fifties*

The picture on the opposite page represents two frame buildings which occupied the present site of the Central Trust Company of Illinois. They were burned down in the fire of 1871.

The building on the right was erected in 1833 and was moved on this lot in 1835.



RESIDENCE OF FERNANDO JONES *(at the left)*

Both of the above frame houses stood on the lot now occupied by the Central Trust Company of Illinois until they were destroyed by the Fire of 1871

*of Central Trust
Company of Illinois*

*Through the courtesy of
Mr. Frank W. Smith*

*Fernando
Jones'
Home*

The building on the left was erected in 1850 and was moved on this lot in 1855. From 1856 to 1868 it was the residence of Fernando Jones, one of the early settlers of Chicago.

According to the city maps of 1865, the First Ward at that time extended from the River south to the center of Monroe Street, while the Second Ward extended south from the center of Monroe Street to the center of Harrison Street.

*Old
Post Office*

The opposite picture shows the Post Office and Custom House, which stood on the northwest corner of Dearborn and Monroe Streets in the Sixties. The main entrances were on Dearborn Street. There was an alley on the west and north sides of this building, running in the shape of an L, from Monroe Street to Dearborn Street. At the angle of this alley Andrews' Restaurant flourished for several years.

*Dr. Dyer's
Home*

The site upon which the Post Office was built was formerly occupied by Dr. C. V. Dyer as a residence. Dr. Dyer received \$26,000 from the Government for his home.

An appropriation for this Post Office was made by Congress in 1855 in the amount of \$84,000. By the time the building was finished, in 1860, instead of costing \$84,000, as originally contemplated, it cost \$243,000. It was opened for business on November 23, 1860.

*Honest
Construction*

The building appears to have been very substantially constructed. Henry A. Hurlbut, in his *Chicago Antiquities*, quotes as follows from an editorial in the *Chicago Times* in 1881 regarding the Post Office:

"It was erected before the era of public robbery set in, and consequently it was substantial to a degree unknown in this age and generation of public works.



THE POST OFFICE AND CUSTOM HOUSE

Located, before the Fire, on the corner where the First National Bank now stands

*From an old colored etching, through the
courtesy of the Chicago Historical Society*

*Light vs.
Protection*

. . . Had it not been for the fact that the iron shutters on the west side of the building had been taken off to give more light in the lower stories, it would have withstood the fury of the flames on that fearful October day" [October 9, 1871].

Henry A. Hurlbut, who was a witness of the demolition of these walls, goes on to say in his book that, when the walls were finally removed in August, 1881, to make room for the brick building erected at that time on this site by the First National Bank: "Every block or parcel of material removed proclaims HONEST MATERIAL and HONEST LABOR."

The number of clerks employed in the Post Office in 1866 was 106. Today the number of clerks is 3,931 and the number of carriers 2,069, making a total of 6,000 employes.

*Some of
Dr. Dyer's
Traits*

Dr. Dyer (see p. 34) appears to have been one of the sturdy old settlers of Chicago. His name appears in the City Directory of 1839 as City Physician. Those who knew him represent him as having been a bluff, hearty gentleman of the old school who was very strong in his likes and dislikes and very free to express them, but fair and square as a man could be.

He was often consulted by real estate attorneys on account of his intimate knowledge of land conditions about Chicago, derived from his constant trips with his horse and gig to patients out in the country.

*The Doctor's
Fence*

Upon one occasion a neighbor remarked to Dr. Dyer that his fence did not look so white that spring as usual. The Doctor, who was a prominent abolitionist, promptly replied that the reason for it was that there were not so many travelers that spring over the Underground Railroad from the South to Canada who could do a good job of white-washing.



THE DOCTOR AND HIS HORSE AND GIG

*Lombard
Block*

At 105-7 Monroe Street, just west of the Post Office Building, across the alley, as shown on the picture on page 35, stood the handsome Lombard Block before the fire. This block was built of marble, and was almost of the same size as the Post Office.

The Real Estate Loan & Trust Company, of which Mr. Benjamin Lombard was President, had its offices in this building. The first secret service office in Chicago also had its quarters in the Lombard Block.

*Bessie
Platt*

Mr. William P. Campbell, who is now the manager of the Central Trust Company of Illinois Safe Deposit Vaults, in 1868 boarded diagonally across the street (toward the east) from the present location of the bank on Monroe street in a two-story frame boarding-house kept by Miss Bessie Platt.

From the sidewalk he had to go down three or four steps to a board walk leading to the house. After the fire of 1871 all buildings were constructed at grade.

A fire insurance atlas of 1869, in the Historical Society's archives, shows the Eastman National Business College located in a three-story building on the northeast corner of Clark and Monroe Streets.

This college at that time was reported to have about 1500 pupils, and was the western branch of the eastern institution at Poughkeepsie, N. Y., H. G. Eastman, L. L. D., President.

*Knights of
Pythias*

The first lodge of the Knights of Pythias in Chicago was Welcome Lodge No. 1, which held its meetings, in 1869, and from then on until the Great Fire, in the Grand Lodge Hall located on the top floor of the three-story and high-basement brick building at 151-3 Monroe Street, directly across the street from



AN AUCTION SALE OF HOUSEHOLD FURNITURE

See next page

*Knights of
Pythias*

the present location of the Central Trust Company of Illinois.

*Catholic
Library*

The Knights of Pythias at that time had rented the two upper floors of the building, using the top floor themselves and subletting the floor below to the Catholic Library Association.

The City Directory of 1870-1 shows that the Grand Lodge Hall was used on Thursday evenings by Welcome Lodge No. 1, on Tuesday evenings by Board of Trade Lodge No. 4, and on Wednesday evenings by Cosmopolitan Lodge No. 6.

The Grand Lodge Hall on Monroe Street was destroyed by the Great Fire. The lodges moved into a new Grand Lodge Hall, in 1873, at the northwest corner of LaSalle and Adams Streets.

*Sidelights
from
Newspaper
Ads*

Among the very few display advertisements in the newspapers in the Sixties having reference to any business or occupation of any kind on Monroe Street, the Chicago Tribune, under date of May 11, 1869, contained an announcement of an auction sale of "household furniture, pianoforte, linen, china, glass and effects of a large boarding-house of 21 rooms, at 100 Monroe St., opposite the Post Office" (then at the northwest corner of Dearborn and Monroe Streets).

*Madam
Ross*

Another advertisement in 1869 announces that Madam Ross, at 143 Monroe Street, near Clark, is "the only real scientific astrologist in the West . . . will unfold the hidden mysteries of the past, present and future . . . will bring together those long separated and cause speedy marriages."

Monroe Street was still outside of the business center in 1870. There were a number of boarding-houses on the street before the Fire, and some of the



THE NIGHT OF THE GREAT CHICAGO FIRE

These walls of the Court House were saved

*Rooming
Places*

business buildings above the first stories were arranged for sleeping rooms.

On the southeast corner of Monroe and Dearborn Streets, for instance, there was such a five-story brick building, stone front, before the Fire, known as the Shepard Block. The building had no elevators.

*The Chicago
Fire*

On the night of the Great Fire three young men, one of whom was Herbert Darlington of Fred S. James & Company, were sleeping in rooms on an upper floor of this building. Mr. Darlington heard the noise of the engines dashing past the building, and got up to see what was the matter. He saw the sheets of flame and showers of fire-brands that at that hour of the night had just reached the river at Harrison Street. Driven by a strong southwest wind, the embers had already set fire to some of the buildings on this side of the river.

He hastily dressed and went out to get a nearer look at the fire, but promptly returned and woke up his companions. "We had better get out of this in a hurry," he told them, "for it looks as if the whole thing is going to burn down."

His judgment in the matter was correct, for it took but a very short time for the fire to reach that corner and consume the entire building.

*Boarding-
house
Avenue*

As already appears from references in these notes Monroe Street was quite a boarding-house street in the later Fifties and in the Sixties.

The City Directory of 1859-60 gives the following boarding-houses on Monroe Street, besides those mentioned elsewhere in these pages:

Nancy Bishop, No. 71; Young & Van Evera, No. 75; Kate Barmore, No. 88; Caroline Amberg, No. 117;



THE SHEPARD BLOCK

Located on Southeast Corner Dearborn and Monroe before the Fire

*From a photograph, through
the courtesy of Mr. C. R. Clark*

Wm. Sinclair, No. 118; Aurelia Valiant, No. 175;
J. B. Sontag, No. 185.

A copy of The Underwriters' Association of Chicago Publication under date of March 1, 1871, (in the possession of Herbert Darlington) shows the following business addresses on Monroe Street at that time:

*Site of North
American
Building*

65-9, on the north side of Monroe Street, corner of State Street, Campbell, McNellis & Campbell, linens; and Illinois Soap Stone Stove Co. Saloon in basement.

71 Monroe, north side of street, corner of the alley, between State and Dearborn Streets—R. H. Countiss, retail grocery. Boomer's horseshoeing shop on the rear of the same lot.

*Majestic
Theater Site*

73 Monroe Street—Packing house of Henry Brinkworth.

72-4 Monroe Street — American Express Co.'s stables. Before the fire these stables were located on the corner of the alley on the south side of Monroe Street, between State and Dearborn, where their offices stand today.

Rear of No. 75—Steam bakery of Blake, Warren & Co.

88 Monroe Street—Mrs. McClure's Laundry.

139-41, on the north side of the street, just west of the corner of Clark Street—Marder Luse & Co., type founders.

*Harris
Trust Site*

140-2 Monroe Street—Frank Sturges & Co., metals and tinnery stock.

151-3 Monroe Street—Offices and rooms of the Catholic Library (opposite present location of Central Trust Company of Illinois).



THE EXPOSITION BUILDING

This building stood on the Lake Front from 1873 to 1892

*Site of the present Art Institute—
from an old Architectural Drawing*

*North's
Circus Site*

180-2, on the south side of Monroe Street, between LaSalle and Wells (Fifth Avenue) Streets—R. P. Appleby's Steam Picture Frame Factory.

184-6 Monroe Street, in the same block, near Wells Street (Fifth Avenue)—H. E. Robinson, Agent, Steam Flour Mill.

The two foregoing addresses were in a brick building located on the old site of North's Circus.

On the north side of Monroe Street, in the rear of No. 185, on the corner of the alley between LaSalle and Wells (Fifth Avenue) Streets—Tobacco Factory of John Watt.

205-7, on the north side of Monroe Street, at the intersection of Wells Street (Fifth Avenue)—Stables of the United States Express Co.

226 Monroe Street, between Wells (Fifth Avenue) and Market Streets, south side of street—Brown Bros., Vaults and Lights.

228-30, south side of street, on the corner of Market Street—Chicago Gas Light & Coke Co.'s works.

247-9 Monroe Street—John V. Farwell Co.

*Exposition
Building*

In 1873 there was erected on the Lake Front an Exposition Building, intended, originally, for an annual exposition of industrial products of Illinois and adjoining states. This building covered the block from Monroe Street to Adams Street, between Michigan Avenue and the Illinois Central tracks. Among the principal promoters and contributors were Cyrus H. McCormick, Potter Palmer and R. T. Crane.

The Common Council granted permission to the company to use the Lake Front for one year, and periodically extended this permit. The Exposition lost money at first, but became self-sustaining in 1877.



GRAND OPERA IN CHICAGO IN 1885

*Troubles
Begin*

When the company paid its first dividend, the Common Council demanded rent. A long period of tribulation then set in, the Common Council demanding \$15,000 a year and back rent amounting to \$90,000. This rent question was finally settled in 1885 by the payment of an annual rental of \$1,000 to the city.

*Theodore
Thomas*

Beginning in 1877, Theodore Thomas gave a series of summer night concerts in this building.

In April, 1885, the Chicago Opera Festival Association constructed an immense auditorium in the building, seating 10,000 people, and gave a successful season of opera at popular prices.

The Exposition Building was finally taken down to make room for the Art Institute, erected in 1892.

*Baltimore
& Ohio
Railway
Depot*

In February, 1874, the Baltimore & Ohio Railway, which at that time obtained an entrance to the city over the Illinois Central Railroad tracks, rented the northeast corner of the old Exposition Building.

Access to this depot was obtained through an entrance to the Exposition Building on Michigan Avenue, leading through a long hallway alongside the Monroe Street wall of the building.

The railroad used this depot until 1877, at which time they built a brick station just across the street, on the north side of Monroe Street, adjoining the Illinois Central tracks.

The B. & O. Railroad occupied this depot until 1880, when they moved to the Grand Central Station, on Harrison Street.

*Music
Festivals*

In Music festivals were important events in Chicago after the Fire.

The second music festival, or jubilee, as it was then called, was held in 1876 in the Moody and Sankey Tabernacle on Monroe Street.

This jubilee was held under the joint auspices of the Apollo Club and Theodore Thomas. Myron W. Whitney and Anna Louise Carey were among the soloists.

The Moody and Sankey Tabernacle was erected on the south side of Monroe Street, in the center of the block between Franklin and Market Streets, in 1876. The tabernacle was a two-story building with a temporary roof. It seated 8,000 people.

*Moody
and
Sankey
Tabernacle*

In 1877, after the tabernacle ceased to be used for religious and musical purposes, the roof was removed and three stories were added. The building was then fitted up for six stores, and can readily be distinguished today by the iron columns along the entire first story front.

The five-story stone building still standing on the southwest corner of Franklin and Monroe Streets was then occupied by Sweet & Dempster, hats and caps.

Before the Fire this same corner was occupied by the saloon and hotel conducted there for many years by Jake Wolfner.

TAmong some of the more important buildings that were erected on Monroe Street soon after the great fire in 1871 were the following (our information being derived partly from the files of The Land Owner of that time; from Rebuilt Chicago, 1873, by Wing & Company; from Industrial Chicago, Goodspeed Publishing Company; and partly from recollections of owners and tenants):

*After the
Fire*

1. The Bryan Block—four stories and high basement, on the northwest corner of LaSalle and Monroe Streets. Among the tenants of this building at that

Northern Trust Site time were the Northwestern Insurance Company and the Globe Insurance Company of Chicago.

Dr. Bryan had completed an office building on this corner only a few months before the fire, which entirely destroyed it, and he at once rebuilt.

Fort Dearborn Building 2. The Foot Block, on the southwest corner of Clark and Monroe Streets. The first floor of this building was occupied by H. H. Husted & Company, clothiers, who had been in business here since 1843.

Pike Building 3. The southwest corner of State and Monroe Streets, a full five-story stone and iron building erected by E. S. Pike. The first floor was occupied by N. Matson & Company, jewelers, and the upper floors by A. H. Andrews & Company, school and office furniture. This building is still standing.

First Fireproof Building 4. At the time of the Great Fire, in 1871, the northeast corner of Monroe and LaSalle Streets, now the site of the New York Life Building, was occupied by the first fireproof building ever built in Chicago, known as the Nixon Building. It was not yet finished, but was already under roof.

Stood the Test The building was so little damaged by the fire that it was finished one week after the fire and occupied at once by leading architects and business men. It was four stories high above a high basement, and after the fire it bore an inscription on both faces of the stone pier at the corner, reading as follows:

“This fireproof building is the only one in the city that successfully stood the test of the Great Fire of October 9, 1871.”

The building was erected by W. K. Nixon, who had come here from Cincinnati nine years previous to the Fire. Among the occupants in 1873 were:



THE HONORE BLOCK BEFORE THE FIRE

Southwest Corner Monroe and Dearborn, and extending to Adams Street

In the distance, the Bigelow House (S. W. Corner Adams and Dearborn), destroyed in the Great Fire of 1871, on the very day it was to have been thrown open to the public.—Courtesy of Mr. C. R. Clark

*Tenants
in 1871*

Otto H. Matz, the architect of the building; W. H. Cunningham, insurance offices; Ogden, Sheldon & Co.; Goodrich, Farmer & Co., fire insurance; Leopold Mayer, banker; and Ogden & Scudder, real estate loans.

5. The American Express Company on the south side of Monroe Street, near State Street.

This building, erected immediately after the Fire, had five stories and a high mansard roof. H. H. Richardson, the noted Boston architect, contributed the front of this building as his ideal of American style. On the first floor the Express Company occupied 37 by 70 feet. The remainder of the front on that floor was occupied by two stores. The entire rear of the building was given up to the Express Company's purposes.

*Elgin
Watch
Company*

Above the Express Company's quarters was the National (Elgin) Watch Company.

This building was remodelled in 1896 by the removal of the high mansard roof and addition of two more stories.

6. On the southwest corner of Monroe and Dearborn Streets stood one of the Honore Buildings, later known as the Howland Block, with a frontage of 50 feet on Monroe Street and 190 feet on Dearborn Street.

This building was erected upon the same site where it had stood before the Fire. It was five stories high, with basement, and was built of Cleveland stone.

In the Seventies it was almost exclusively occupied by real estate men, the first floor being tenanted by Gallop & Peabody, mortgage bankers, who dealt in city and farm loans.

*Birthplace
of Central
Trust Com-
pany of
Illinois*

This building was the birthplace of the Central Trust Company of Illinois, which opened its doors there July 8, 1902.



THE HOWLAND BLOCK

Southwest Corner Monroe and Dearborn Street

This picture was taken just before the building was wrecked to make room for the Westminster Building which now occupies this corner

*From a photograph, through
the courtesy of Mr. C. R. Clark*

*A bold
Move*

7. The John V. Farwell Company moved to Monroe Street, west, just after the Fire from the corner of Wabash Avenue and Washington Street. They built and occupied a large five-story building with frontage on Monroe Street, west of Franklin Street.

This move so far west caused great excitement at the time in the real estate and mercantile world, and caused a sudden rise in the value of land in that section.

*Part of
Farwell
Building
Still
Standing*

The five-story business block still standing on the northeast corner of Market and Monroe Streets is part of the block built and occupied by the John V. Farwell Company in the early Seventies.

The original building erected by them immediately after the Fire occupied 40 feet in about the center of the block; but they soon built on both sides, until they built up and occupied the entire block on the north side of Monroe Street, from Franklin to Market Streets.

8. The Cleaveland Building, on the southeast corner of Market and Monroe Streets, built by James O. Cleaveland in the summer of 1872. The building was five stories high and was occupied by Cleaveland & Johnson, hats, caps and furs.

*Majestic
Theater
Site*

9. The Royal Palm, 71 Monroe Street (between State and Dearborn), built in the latter part of 1872. This building was four stories high and was occupied, on the ground floor, by a sample room, and upstairs by a billiard room. It was owned by John Garrick and S. L. Cather.

An enthusiastic writer in The Land Owner of January, 1873, describing the Royal Palm, says of it: "Paris in the palmy and gorgeous days of the empire never boasted of such apartments."

G10. A picture of the present Palmer House in the course of erection is shown in The Land Owner of May, 1873. The picture represents work going on at night by the aid of powerful calcium lights. The building was then up six stories and ready for the roof.

*Palmer
House*

The writer, in describing the work of construction, says, among other things: "Mr. Palmer appeared everywhere with his large lantern and cheered the men."

Prior to the Great Fire the Palmer House stood on the northwest corner of State and Quincy Streets (present site Consumers Building), where it was erected in 1869-70.

*First
Palmer
House*

The hotel on the southeast corner of State and Monroe Streets had been begun by Mr. Palmer before the Fire. The excavation had been made and the foundation was in at the time of the Great Fire in October, 1871.

11. The Clifton House building, on the northwest corner of Wabash Avenue and Monroe Street, built in 1872 (still standing). This building was occupied at first by the Clifton Hotel, the name being afterwards changed to the Windsor-Clifton. The hotel occupies all five of the floors above the first, which is given up to stores.

G12. The Williams Building, southeast corner of Monroe and Wabash. This building was erected about 1876 on the site of the old Williams homestead, which later became the Maison Dorée, ladies' restaurant. (See page 27.)

*Old
Maison
Dorée Site*

The first floor was specially arranged for the Gossage Dry Goods House, with a large entrance on Monroe Street, but, by the time the building was completed, Mr. Gossage for some reason refused to occupy the place.

*Edson
Keith &
Company*

The building has a frontage of 160 feet on Wabash Avenue, and 120 feet of this frontage was occupied in 1879 by O. R. Keith & Company, later succeeded by Edson, Keith & Company, the wholesale millinery house now located on Michigan Avenue. A year or two later Edson, Keith & Company took the remaining 40 feet, paying an annual rental of \$20,000 for the entire building.

Edson, Keith & Company remained in this building until January 1, 1900.

*Chicago
Club*

T13. The Chicago Club moved into its new club house at 43-5 Monroe Street in August, 1876. In 1879 a memorable banquet was given to Gen. U. S. Grant in this club house.

In 1893 the club moved into the old Art Institute Building, southwest corner of Michigan Avenue and Van Buren Street, where they have been located ever since.

*De Jonghe's
Hotel*

The Monroe Street building is still standing and is now occupied by De Jonghe's Hotel.

The lot on the northeast corner of State and Monroe Streets, upon the rear of which this building stands, was sold by the Commissioners of the Illinois and Michigan Canal in 1848 for \$3,190. It had a frontage of 76 feet on State Street and 170 feet on Monroe Street.

*Canal
Lots*

In 1827 the U. S. Government granted 284,000 acres of land to the State of Illinois, to enable it to build the Illinois and Michigan Canal. The land lay along both sides of the proposed canal, from Chicago to Ottawa.

Canal commissioners were appointed, who surveyed and laid out the original Town of Chicago and proceeded to sell off the granted land, including that located in and about Chicago, known as Canal Lots.

Q14. Shortly after the Fire, Edwin Walker, a stone contractor, erected a four-story, brick building (still standing) at the northwest corner of Monroe and Clark Streets. The lower floor of the building was occupied by a pawnbroker shop and saloon, and the upper floors were used for lodging purposes.

During the Eighties all of the ground floor, except the corner (a shoe store), was occupied as a saloon by Mike McDonald, the well-known politician and gambler, and the second floor was used for gambling purposes. Mike McDonald's place was known, in those days, as The Store.

*Mike
McDonald's
Place*

During the later Eighties rooms on the upper floors of this building were used for lodging purposes, and as late as the middle of the Nineties were known as the Hotel Ross, being conducted by a Mrs. Ross, who was probably either the same Madam Ross who is referred to at that location before the Fire as an astrologist (see page 40), or some one of her kin.

*Hotel
Ross*

In 1901 this building was sold to the Hamilton Club, and at that time there was a saloon not only on the ground floor, but also in the basement, which was indicative of general conditions in that block on Clark Street at that period.

*Home
of the
Hamilton
Club*

The club added two stories to the building and moved into it on April 1, 1902. They used the five upper floors and the basement, subletting the ground floor for stores. On May 1, 1912, the Hamilton Club moved into its new clubhouse on Dearborn Street.

This building is now named after the Chicago Transportation Association, which occupies the third and fourth floors.

15. Crilly Building, northeast corner of Dearborn and Monroe Streets (still standing).



From an old wood cut

THE MONTAUK BUILDING

In 1878 Mr. D. F. Crilly, the well-known building contractor, took a lease from the Board of Education for this corner, which had remained vacant since the Chicago Fire, in 1871.

*Crilly
Building*

Mr. Crilly put up a five-story building for the J. M. W. Jones Printing Company. It was of substantial construction on account of the heavy printing presses. The north part of the building was occupied by the Indianapolis Paper Company.

In 1888 the building was remodeled and two more stories added.

In May, 1890, the Chicago Stock Exchange, deeming new and more convenient quarters necessary, moved from the Chicago Opera House Block, where it had been located since 1885, to this building, renamed, in its honor, the Stock Exchange Building. Here a hall 40 by 60 feet was dedicated to its use, located on the main floor on the east side of the building.

*Home of
Chicago
Stock
Exchange*

The north and west front of the ground floor was rented to N. W. Harris & Company. The corner was occupied by Edward L. Brewster, Private Banker; and next to him on Dearborn Street was the office of Charles Henrotin. The upstairs was divided into offices for general purposes.

On April 30, 1894, the Exchange moved out of this building to the new Stock Exchange Building, on LaSalle and Washington Streets, and in April, 1908, moved to its present quarters in the Rookery Building.

The first tall building or so-called skyscraper in the United States, as far as can be learned, was the Montauk Building, on the north side of Monroe Street, just west of the corner of Dearborn Street. The building was ten stories high, and was finished in 1882.

✓
*Montauk
Building*



RAND, McNALLY BUILDING

This building occupied the site of the Central Trust Company of Illinois
before the present bank building was erected

From an old wood cut

From an interesting letter by Mr. William Holabird on the history of this building, we learn that the erection of so tall a building at that time created great excitement.

*Tenants
Timid
About
High
Building*

Mr. Holabird goes on to say: "Most people declared that they never would go up in such a high building and we [Holabird & Roche] secured offices under very favorable terms.

"Burnham & Root were the architects of the building, and Mortimer & Tapper the mason contractors.

"The foundations were made of coursed rubble stone or dimension stone, and alternate layers of rails or beams—I have forgotten which, but I rather think rails. The walls were solid masonry with iron columns, girders and floor beams; the columns and girders covered with tile, and the floor arches of tile. This was one of the first buildings where tile was used. . . .

"I remember there was such fear of the strength of the wall that the flues, each office having a fireplace, were contracted so that they never drew very well.

"It was certainly the highest building in Chicago used for office purposes, and I think the highest building anywhere in the U. S. It was removed, as the site was used for part of the present First National Bank Building."

The lot upon which the Central Trust Company of Illinois' building now stands was cleared by the Great Fire of 1871, and remained vacant until 1880, when the building shown on the opposite page was erected upon it and was occupied by Rand & McNally.

*Present
Site
Central
Trust
Company
of Illinois*

It was a five-story building in front and six stories in the rear, with a light court about 40 feet wide separating the two buildings.

In 1891 Rand & McNally vacated this building, and it was then occupied on the ground floor as a restaurant, while the upper floors were taken by printers.

*Early
History
of Art
in Chicago*

In 1875 the Academy of Design, which was organized about 1867, moved from the Volk Building, on the southwest corner of Michigan Avenue and Van Buren Street, into the fifth floor of the Pike Building, on the southwest corner of State and Monroe Streets.

*Troublous
Times*

For about a year and a half the affairs of the Academy went along smoothly, but it appears that, owing to dull business and other reasons, the number of pupils fell off and the Academy got into financial difficulties.

A board of twenty-five managing trustees was then chosen among prominent business men to manage the affairs of the Academy, but dissension crept in again after about a year, and the trustees withdrew.

The creditors thereupon foreclosed their claims, and the effects of the Academy were sold at sheriff's sale.

*Beginning
of Art
Institute*

The pictures and other effects of the Academy which had been purchased at sheriff's sale became the nucleus of the present Art Institute, which was incorporated May 24, 1879, as the Academy of Fine Arts, and continued to occupy the quarters in the Pike Building. Its name was changed December 21, 1882, to the Art Institute of Chicago.

Under the capable management of W. M. R. French, who is still Director of the Art Institute, and of N. H. Carpenter, who was then, and is still, its Secretary, the Institute began at once to prosper. Mr. French had also been Secretary of the Academy of Fine Arts for one year.

In 1882 the Art Institute purchased the lot on the southwest corner of Michigan Avenue and Van Buren Street, where they later erected a building for their purposes, now occupied by the Chicago Club.

*First Art
Institute
Building*

The Academy of Design was considerably discouraged but not entirely disheartened by the sheriff's sale of its effects and started up again, in a small way, on the third floor of the American Express Company's building on Monroe Street; but the school was finally discontinued in 1884.

All of the surviving members of the old Academy of Design have been made life members of the Art Institute.

After the Fire the old Post Office Building on the northwest corner of Dearborn and Monroe Streets, the walls of which were still intact, was fitted up as a theater by John H. Haverly and called the New Adelphi. It was opened January 11, 1875, and was the largest theater, till then, erected in Chicago.

*Old Post
Office
Used as
Theater*

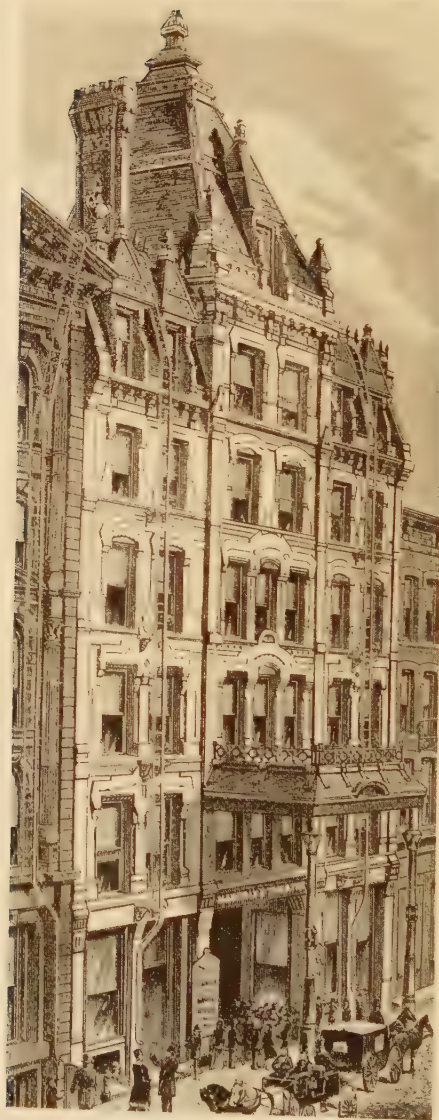
The walls of the building showed the ravages of the Great Fire and were one of the interesting sights to the tourist stopping in Chicago in those days.

The appointments of the theater were rather shabby, but in the summer of 1878 Haverly entirely reconstructed and redecorated the theater, among other things removing the traces of the fire from the outside walls.

It was in this rehabilitated theater that Colonel Mapleson gave his first seasons of Italian opera in Chicago, in 1879-80-81.

*Col.
Mapleson
and
Grand
Opera*

In 1882 Haverly's lease expired, and the property was leased to the First National Bank, whose building now occupies that corner.



HAVERLY'S THEATER IN 1882

Site of the Inter-Ocean Building

*By courtesy of the
Chicago Historical Society*

Mr. Haverly built a new theater in 1882 almost *Haverly's
Theater* across the street from his old location, where the Inter-Ocean Building now stands. This theater was opened by Robson and Crane in Shakespeare's "Twelfth Night."

In 1885 the name of the theater was changed to the Columbia Theater, this name having been suggested by Miss Ellen Terry, who was playing in the house at the time with Henry Irving.

The theater itself was burned down in 1900.

Colonel Haverly appears to have been an ambitious, *"Jack"*
Haverly untiring genius, whose extensive theatrical ventures in some of the largest cities in the country did not seem to suffice to absorb all his energies. He provided the City of Chicago with high-grade entertainment, and deserves great credit for the risks he was willing to take in order to provide the best.

He was a liberal contributor to the leading charities of the city and was personally very popular. He naturally became over-extended and suffered heavy financial reverses, losing most of his theaters, after which he established Haverly's Mastodon Minstrels.

"Jack" Haverly, being by nature a good deal of a *Race-track
and Gold
Mines* plunger, quite naturally took to the racetrack and to mines. Cook, in his *Bygone Days in Chicago*, says of him: "For a long time 'Jack' literally stormed the betting ring. He headed every auction pool (book-making at this time was unknown in Chicago), usually with a cool thousand."

And further on, speaking of his promotions, Cook says: "The gold mines that he did not own in Colorado and Utah about this time were scarcely worth mentioning."



MONROE STREET IN THE 80's.

*View looking west from Clark
Street. From an old engraving*

On Monday evening, November 27, 1876, the Apollo Club, which had been established in 1872, threw open for public inspection its new quarters in the American Express Company Building, on Monroe Street.

*The
Apollo Club*

The club remained in these quarters until Central Music Hall (southeast corner of State and Randolph Streets) was opened in 1879.

In the Eighties Monroe Street was the center of the paper, printing and kindred trades. While the printing trade has drifted south and likewise many of the paper houses, every paper house handling fine writing papers had its business home upon Monroe Street in those days.

*Head-
quarters
for Printing
and Paper
Business*

Most of the typefounders, either past or present, of any importance, have been located at one time or another on Monroe Street, between Clark and Franklin Streets; among them: The American Type Founders Company, Barnhart Bros. & Spindler, and the old houses of S. P. Rounds and Marder Luse & Company.

Among the printers whose offices were upon Monroe Street, the following were located upon the present site of the Central Trust Company of Illinois, 125 West Monroe Street (then occupied by the Rand-McNally Building):

Rand, McNally & Co.

Goes Lithographing Co.

Hollister Bros.

Harmegnies & Howell.

Pettibone, Wells & Co., later P. F. Pettibone & Co.

Located next door east in the six-story Taylor Building (the present site of the Harris Trust & Savings Bank), were, among others, the following well-known printing houses:

*Harris Trust
Building
Site*



STURGES LOT WAITING FOR A BUYER

R. R. Donnelley & Sons.
S. D. Childs & Co.
Juergens Bros.

Geo. E. Marshall & Co.,
later Marshall-Jackson Co.

Other prominent printers, located at that time on Monroe Street, between Clark and Franklin Streets, were: *Other Printers*

Inland Printer Publishing Co.

Law Bulletin Publishing Co.

H. S. Tiffany & Co.

Blomgren Bros. & Co.

Donohue & Henneberry.

Chicago Legal News Co.

Barrett's Bindery.

Jefferson Theater Program Co.

J. J. Hanlon Co.

Shattock & McKay.

Pereira Bros.

Hale-Crossley Co.

Rayner & Dalheim Co.

Herschman & Cardy.

Schulkins & Co.

J. B. Huling.

H. O. Shepard Co.

Among the large paper houses located on Monroe Street was the J. W. Butler Paper Company, whose business was started in 1841 at St. Charles, Ill.

*Well-known
Paper
Houses*

The company opened its Chicago house in 1844, and moved on Monroe Street in 1869. They have occupied their present building at 221 West Monroe Street since 1875.

The 90-foot lot upon which stands their present building was sold on July 2, 1836, by the State of Illinois to Clements Stose for \$82, and was sold on March 17, 1868, by Clements Stose to Brown Bros. for \$25,000.

*Early
Real Estate
Values*

Another old established paper house is Bradner Smith & Company, which has been in business in Chicago since 1852. They moved on Monroe Street soon after the Fire, and are now located at 175 West Monroe Street.

*Historic
Site*

This old paper house occupies the west half of the historic site upon which stood North's Circus, that furnished entertainment to so many of Chicago's citizens in the Fifties.

*Iroquois
Club*

The Iroquois Club, now located at 21 North LaSalle Street, was born on Monroe Street. It started originally as the Chicago Democratic Club in the Reading Room of the Palmer House in 1880, and held its business meetings there for several months.

In October, 1881, the name of the club was changed to the Iroquois Club; and in December of that year they took permanent quarters on the third floor of Haverly's Theater, on Monroe Street.

In 1886 the growing membership made it necessary for them to occupy all space in that building above the ground floor, the name of the theater having been changed at that time to Columbia Theater.

*Land that
Kept on
Going Up*

An interesting sidelight on the fortunes in real estate on Monroe Street in the early days is contained in the history of the 90-foot lot next east to that now occupied by the Central Trust Company of Illinois.

As stated on page 44, this lot was occupied before the Fire by Frank Sturges & Company, metals and tinnerns' stock. After the destruction of this property in the Great Fire in 1871, George Sturges, who was later President of the Northwestern National Bank, had to take the lot from his brother Frank, to whom he had previously made some advances.

Mr. George Sturges was not partial to real estate as an investment, preferring to have his investments in more liquid form; and he therefore allowed the lot to remain vacant, covered for a long time with the debris of the fire.



BATTERY D ARMORY ON THE LAKE FRONT

(See description on pages 72 and 74)

*From a photograph, through the
courtesy of Mr. C. R. Clark*

*Waiting
for Some
Fool*

When asked by his friends what he intended to do with the lot, he replied: "Oh, I am waiting until some fool comes along who wants it more than I do."

However, when a prospective purchaser did come along and inquired whether he could buy the lot for \$50,000, Mr. Sturges said: "Oh, no. If you had said \$75,000 I might think it over."

*Second
Thoughts*

It appears that the purchaser likewise wanted to think it over, and, after about six months, came back, saying that while he considered it a heavy price, he thought he might be able to use it for \$75,000. Mr. Sturges then told him that he had changed his mind in the last six months and the price was now \$100,000.

That sale did not go through. However, Mr. Sturges did sell the property, in the latter half of the Seventies, to Mr. John Borden for \$100,000.

Mr. Borden held the property until August, 1909, when he sold it for approximately a million dollars!

*Battery D
Armory*

Battery D Armory was erected on the Lake Front in 1880, and fronted on the north line of Monroe Street.

This battery was started by some Civil War veterans as an independent organization as a result of the great riots of 1877, but was later incorporated into the Illinois National Guard, although the building was never taken over by the state. At that time its armament consisted of four 12-pound Napoleons, two 6-pounders and a gatling gun.

Aside from its military uses, the building was frequently used for public meetings and entertainments.

*Art
Institute
Used
Battery D*

The Art Institute classes were held in Battery D for a while, in 1882-3, pending the completion of the Art Institute Building, southwest corner of Michigan Avenue and Van Buren Street.



TEMPORARY POST OFFICE ON THE LAKE FRONT

On the former site of Battery D

*From a photograph, through
courtesy of Mr. C. R. Clark*

*Art
Versus
Boxing*

*Temporary
Post Office*

It appears that it occasionally required some pretty quick work to put the building into suitable condition for the morning art classes, after it had been used the night before for a boxing match or a ball. The building was finally torn down in 1896, to make room for the temporary brick Post Office Building erected on that site and used as a Post Office from 1896 to 1905.

*Chicago
Literary
Club*

The Chicago Literary Club was organized in 1881 or 1882, and held its first meetings in a room on one of the upper floors of the American Express Company Building, No. 76-8 Monroe Street.

The Chicago Literary Club is still in existence, and holds its meetings in the rooms of the Caxton Club, in the Fine Arts Building. Mr. W. M. R. French, Director of the Art Institute, was elected the fortieth President of the club in 1912, and is also a charter member. The President of the club at this time is Mr. Walter L. Fisher, formerly Secretary of the Interior.

*Many other
Landmarks*

There are a number of old buildings on Monroe Street, not mentioned in this sketch, dating back to the Seventies and early Eighties, whose history it would be interesting to follow; but the limits set for this little publication have already been considerably exceeded, and it must be left to some future compiler to complete the work that has been begun in these scattered notes.

These old five-story buildings of the Seventies, to many of which two stories were added in later years, look somewhat weather-worn and dingy now, but there was a time when they looked as bright and attractive, and inspired the same wonder and admiration, as do the bright new skyscrapers beside them today. The wrecker is patiently waiting for these landmarks of Chicago's early progress, and, after the present leases expire, they will soon be only a memory.



From a photograph, through the courtesy of Mr. C. R. Clark

The above picture shows the southeast corner of Monroe and LaSalle Streets before the erection of the new Borland Block, which occupies the corner at the present time. The picture also shows the nine-story Calumet Block, on the corner of the alley at LaSalle Street, which is being torn down to be replaced by an addition to the Borland Block, making the building uniform from Monroe Street to the alley.

*Monroe
and LaSalle
Streets*

The ground floor of this new addition to the Borland Block will be occupied by the Central Trust Company of Illinois, and will be connected with their present main banking office fronting on Monroe Street, so that there will be an entrance to the bank both from LaSalle and Monroe Streets.

*Central Trust
Company
Addition*



CENTRAL TRUST COMPANY OF ILLINOIS, CHICAGO

Capital	\$4,500,000.00
Surplus and Undivided Profits	2,100,000.00

CENTRAL TRUST COMPANY OF ILLINOIS CHICAGO

OFFICERS

CHARLES G. DAWES	President	L. D. SKINNER	Assistant Cashier
JOSEPH E. OTIS	Vice-President	WM. W. GATES	Assistant Cashier
EDWIN F. MACK	Vice-President	JNO. W. THOMAS	Assistant Cashier
WILLIAM T. ABBOTT	Vice-President	HARRY R. MOORE	Assistant Cashier
WALTER H. WILSON	Vice-President	ADDISON CORNEAU	Assistant Cashier
WILLIAM R. DAWES	Vice-Pres. & Cashier	HOWARD S. CAMP	Assistant Cashier
J. E. LINDQUIST	Vice-President	ALBERT G. MANG	Secretary
WILLIAM C. COOK	Vice-President	WILLIAM G. EDENS	Assistant Secretary
T. C. NEAL	Vice-President	JOHN L. LEHNHARD	Asst. Trust Officer
FRED B. WOODLAND	Vice-President	LLOYD R. STEERE	Probate Officer

DIRECTORS

A. J. EARLING	President Chicago, Milwaukee & St. Paul R'y Company	WILLIAM T. ABBOTT	Vice-President Central Trust Company of Illinois
ARTHUR DIXON	President Arthur Dixon Transfer Company	HOWARD G. HETZLER	President Chicago & Western Indiana Railroad
CHARLES T. BOYNTON	Pickands, Brown & Company	WALTER H. WILSON	Vice-President Central Trust Company of Illinois
ALEXANDER H. REVELL	President Alexander H. Revell & Company	JOSEPH E. OTIS	Vice-President Central Trust Co. of Illinois
S. M. FELTON	President Chicago Great Western Railroad Company	GEORGE WOODLAND	Chairman Advisory Committee Central Trust Co. of Illinois
T. W. ROBINSON	Vice-President Illinois Steel Company	BURTON F. PEEK	Vice-President Deere & Company, Moline
CHANDLER B. BEACH	C. B. Beach & Company	JAMES W. STEVENS	President Illinois Life Insurance Company
GEORGE F. STEELE	President Brunet Falls Manufacturing Company	W. O. JOHNSON	General Counsel and Director Chicago & Erie R. R.
MAX PAM	Pam & Hurd	R. FLOYD CLINCH	Crerar, Clinch & Company
Z. G. SIMMONS	President Simmons Manufacturing Company Kenosha	WILLIAM C. BOYDEN	Matz, Fisher & Boyden, Attorneys
H. A. LANGHORST	President Albert Schwill & Company	C. B. SCOVILLE	Real Estate, Oak Park and Chicago
A. UHRLAUB	Vice-President Colonial Land Company	CHARLES G. DAWES	Ex-Comptroller of Currency



CENTRAL TRUST COMPANY OF ILLINOIS
Left side of Main Banking Room (at level of sidewalk)



CENTRAL TRUST COMPANY OF ILLINOIS

Right side of Main Banking Room



CENTRAL TRUST COMPANY

*Interior
Central
Trust
Company*

Upon entering the banking room of the Central Trust Company of Illinois the visitor is at once impressed by the beautiful, commodious interior and the absence of all columns or other supports. Thus an unobstructed view is gained at one glance.

The white walls of delicately patterned marble, from famous Italian quarries, rise to a height of some fifty feet. On these are shown, at regular intervals sixteen large mural paintings by Lawrence C. Earle, depicting progressive periods in Chicago's history—from the rough winter quarters of Father Marquette, 1674, to the magnificent Court of Honor, World's Fair, 1893.

Surmounting all this is the beautiful stained glass ceiling through which the light is diffused, giving a soft, quiet tone to the bank's interior.

The main banking floor is practically at the level of the sidewalk, making it unnecessary for the patrons

of the bank to climb any steps or stairways, either upon entering or leaving the bank.

In the rear of the main banking floor is located a massive white marble structure containing ten heavy steel vaults, in which the cash and books of the bank are kept. This structure rises upon its own heavy foundations, and looks as impregnable as it does artistic.

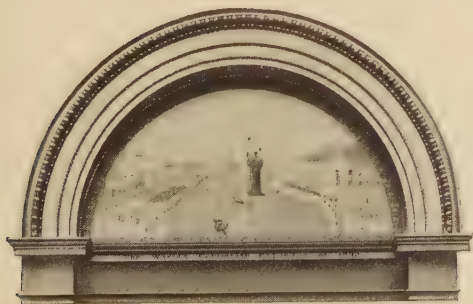
*Massive
Vaults*

The General Banking Department, Savings Department and Bond Department are all located on the main floor. An elevator takes the customers to the Trust Department, on the second floor, and to the Real Estate Loan Department, on the third floor. As there are no other tenants in the building, the elevator service is restricted entirely to the patrons of the bank.

*Various
Departments*

Underneath the main banking quarters are located the Safe Deposit Vaults, reached by a broad marble stairway from the main banking room and also by an elevator from the entrance hall.

Such a building seems to be a fitting climax in the growth of Old Monroe Street—a street which has acquired a leading place in the history of banking in Chicago.



Banking on *Human* Interests and Principles

The Central Trust Company of Illinois believes that real banking service is more than a matter of mere *cash* principal and interest —

That *true* service is based on *human* interests and principles.

Let us apply it.

A wise father starts a savings account here for his son —

To the boy this at first represents only so much *money* saved.

As time goes on he learns that this bank means *more* to him than a place to put his savings.

He gets the banking habit, comes in contact with bank officials who take an interest in him, forms a bank *relationship* — far more than a mere *acquaintanceship*.

He becomes *known* at the bank.

Schooldays pass. Business or professional opportunities come. He seeks this bank's advice. It is cheerfully given and *well* given.

He learns that character, individuality, personality, or whatever else you may wish to call it, is a real asset — one that he can *bank* on, one that will be of real help to him in his business.

In the placing of his investments he consults with our real estate loan department, or our bond department. Here again this bank's *interest* and *advice* are valuable.

Later he makes us executor of his estate, knowing that our charges cannot be higher than those of a private individual, and that everything will be done promptly, correctly, economically, and *safely*.

For this is *his* bank. The bank *knows* him — guides him in all matters financial, just as his family physician advises him on matters of health, based on a like intimate knowledge of him and his needs.

To get the *best* out of your bank, choose it *now* for its strength, safety, and service, *stay* with it, and *grow* with it.

This Bank.

Central Trust Company of Illinois - Chicago

125 West Monroe Street, between La Salle and Clark Streets

Banking Department. Every facility for handling the checking accounts of individuals, firms and corporations. Interest allowed on satisfactory balances. Demand and time certificates of deposit issued.

Trust Department. Authorized by law to accept trusts of all kinds. It has exceptional facilities for the work required in all fiduciary relations, such as administrator, guardian, custodian, conservator, or trustee; also registrar and transfer agent of corporations.

Savings Department. Three per cent allowed on savings deposits. Open Mondays from 10 a. m. continuously until 8 p. m.

Bond Department. Buys and sells U. S. Government, foreign government, state, municipal, railroad, public service, corporation and building bonds. List of investments yielding $4\frac{1}{2}\%$ to 6% on application.

Real Estate Loan Department. High-grade real estate bonds and mortgages, netting 5% to 6% , for sale. Mortgage loans negotiated on well located, improved Chicago and suburban property. Building loans a specialty.

Foreign Exchange Department. Travelers' letters of credit and travelers' checks issued, available in all parts of the world. Commercial letters of credit sold.

Safe Deposit Vaults. Different sizes and styles of boxes, renting from \$3.00 a year upward. Separate storage rooms for trunks and bulky packages. Special accommodations for women.

Banking Hours. Open from 10 a. m. to 3 p. m. Saturdays 9 a. m. to 12 noon. The safe deposit vault hours are 9 a. m. to 5 p. m. Saturdays 9 a. m. to 1 p. m.

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